

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nathan L Miller  
Lyndsey M. Miller  
Debtor(s)

Case No. 18-03813-RNO  
Chapter 7

District/off: 0314-5  
Date Rcvd: Jan 08, 2021

User: AutoDocke  
Form ID: 318JO1

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db	# Nathan L Miller, 2026 Hunter Ln, Andreas, PA 18211-3171
jdb	# Lyndsey M. Miller, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373
5106241	Blaze M. Flyzik, 112 Center Ave, Jim Thorpe, PA 18229-1204
5106250	Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
5106251	Kay Jewelers/Genesis, 15220 NW Greenbrier Pkwy Ste, Beaverton, OR 97006-5744
5365708	+ Lyndsey M. Kunkel, 503 E. Elm St., Tamaqua, PA 18252-1609
5106239	Miller Lyndsey M, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373
5106238	Miller Nathan L, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373
5187738	+ Nationstar Mortgage LLC d/b/a/ Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5187739	+ Nationstar Mortgage LLC d/b/a/ Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a/ Mr. Coope, P.O. Box 619094 Dallas, TX 75261-9094
5106256	Pacific Union Financia, 1603 Lyndon B Johnson Fwy Ste 500, Farmers Branch, TX 75234-6071
5127916	+ Pacific Union Financial, LLC, 1603 LBJ Freeway, STE 500, Farmers Branch, TX 75234-6071
5106257	Rhonda Hope, 804 E Broad St, Tamaqua, PA 18252-2211
5106267	Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50306
5106240	William G Schwab & Associates, 811 Blakeslee Boulevard Dr E, Lehighton, PA 18235

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 08 2021 23:58:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Jan 08 2021 19:10:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
cr	+ EDI: CHRM.COM	Jan 08 2021 23:58:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
cr	+ Email/Text: bncmail@w-legal.com	Jan 08 2021 19:10:00	TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr	+ EDI: WFFC.COM	Jan 08 2021 23:58:00	Wells Fargo Bank, N.A., POC Box 10438, Des Moines, IA 50306-0438
5106242	EDI: CAPITALONE.COM	Jan 08 2021 23:58:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
5106244	EDI: CITICORP.COM	Jan 08 2021 23:58:00	Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
5106243	EDI: CAPITALONE.COM	Jan 08 2021 23:58:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

5121812	EDI: CAPITALONE.COM	Jan 08 2021 23:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5129801	EDI: BL-BECKET.COM	Jan 08 2021 23:58:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5106245	EDI: CHRM.COM	Jan 08 2021 23:58:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
5133074	+ EDI: CITICORP.COM	Jan 08 2021 23:58:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5106246	EDI: WFNNB.COM	Jan 08 2021 23:58:00	Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789
5106247	EDI: WFNNB.COM	Jan 08 2021 23:58:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
5106248	EDI: WFNNB.COM	Jan 08 2021 23:58:00	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
5109202	EDI: DISCOVER.COM	Jan 08 2021 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5106249	EDI: DISCOVER.COM	Jan 08 2021 23:58:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5106252	Email/Text: PBNCNotifications@perituservices.com	Jan 08 2021 19:09:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5113624	EDI: AGFINANCE.COM	Jan 08 2021 23:58:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5106253	EDI: AGFINANCE.COM	Jan 08 2021 23:58:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5106254	Email/Text: blegal@phfa.org	Jan 08 2021 19:10:00	PA Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
5106255	+ Email/Text: bankruptcynotices@psecu.com	Jan 08 2021 19:10:00	PA Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990
5168652	EDI: PRA.COM	Jan 08 2021 23:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5168653	EDI: PRA.COM	Jan 08 2021 23:58:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5129341	EDI: PRA.COM	Jan 08 2021 23:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5107916	+ EDI: PRA.COM	Jan 08 2021 23:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5125134	+ Email/Text: bankruptcynotices@psecu.com	Jan 08 2021 19:10:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5112350	+ EDI: PENNDEPTREV	Jan 08 2021 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5112350	+ Email/Text: RVSVBCINOTICE1@state.pa.us	Jan 08 2021 19:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5130241	EDI: Q3G.COM	Jan 08 2021 23:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5130242	EDI: Q3G.COM	Jan 08 2021 23:58:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5132797	+ Email/Text: bncmail@w-legal.com	Jan 08 2021 19:10:00	SYNCHRONY BANK, c/o Weinstein & Riley,

5106258	EDI: RMSC.COM	Jan 08 2021 23:58:00	PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5106261	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
5106264	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/Old Navy, PO Box 965005, Orlando, FL 32896-5005
5106259	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/Walmart, PO Box 965024, Orlando, FL 32896-5024
5106260	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/carecr, 950 Forrer Blvd, Kettering, OH 45420-1469
5106262	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/lowe's, PO Box 965005, Orlando, FL 32896-5005
5106263	EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/paypal Extras Mc, PO Box 965005, Orlando, FL 32896-5005
5132798	+ Email/Text: bncmail@w-legal.com	Jan 08 2021 19:10:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5106265	EDI: WTRRNBNK.COM	Jan 08 2021 23:58:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
5132038	+ EDI: BASSASSOC.COM	Jan 08 2021 23:58:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
5106266	+ Email/Text: EBankruptcy@UCFS.NET	Jan 08 2021 19:10:00	United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194
5129282	EDI: AIS.COM	Jan 08 2021 23:58:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5126552	EDI: WFFC.COM	Jan 08 2021 23:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Lyndsey M. Kunkel, 503 E. Elm St., Tamaqua, PA 18252-1609
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2021 at the address(es) listed below:

Name	Email Address
Adam R Weaver	on behalf of Creditor Lyndsey M. Kunkel AttyWeaver@icloud.com
Alexandra Teresa Garcia	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Eric James Filer	on behalf of Debtor 1 Lyndsey Marie Kunkel efiler@uslawcenter.com ecf@uslawcenter.com
Eric James Filer	on behalf of Debtor 1 Nathan L Miller efiler@uslawcenter.com ecf@uslawcenter.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com
Lisa Cancanon	on behalf of Creditor TD Bank USA N.A. lisac@w-legal.com, Llombardi06@law.du.edu
Lisa Cancanon	on behalf of Creditor SYNCHRONY BANK lisac@w-legal.com Llombardi06@law.du.edu
Raymond M Kempinski	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfcbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Nathan L Miller**  
First Name Middle Name Last Name  
Debtor 2 **Lyndsey M. Miller**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:18-bk-03813-RNO**

Social Security number or ITIN xxx-xx-9629

EIN -----

Social Security number or ITIN xxx-xx-3623

EIN -----

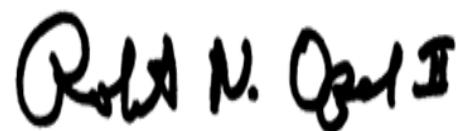
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nathan L Miller  
aka Nathan Miller

By the  
court:

1/8/21

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**